

Remarks

Claims 1-9 and 11-28 are pending in the application. Claim 10 has been deleted. Claims 1, 16 and 25 are independent claims.

The Examiner has rejected all currently pending claims under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent 6,636,833 (Flitcroft et al.). In general, Flitcroft discloses a credit card system wherein limited use credit card numbers which expire after certain conditions are met are issued to credit card holders. The additional credit cards as disclosed in Flitcroft may expire after a predetermined number of uses or after a predetermined amount has been spent. All expenditures made with the limited use credit card numbers are billed to the master account.

The present invention, on the other hand, describes a method of associating credit cards with banking accounts and with each other such that funds spent using one card can be reimbursed from a parent card or from a bank account by allowing the transfer of funds from account to account. The present application does not involve any limited use cards wherein the cards expire after certain predetermined conditions are met.

The Applicants have amended independent claims 1, 16 and 25 of the present application to specify that one or more master purchasing card accounts are linked to a bank account and may have one or more subordinate purchasing card accounts linked to the master purchasing card account. Note that the amendments to the claims make it clear that the *accounts* are linked to each other, and not that the cards are all billed to a common account. The Applicants respectfully submit that this is not disclosed by Flitcroft. Flitcroft only discloses linking limited use credit card numbers to a credit card number of a cardholder for limited uses such as for purchasing goods over the internet where there may be security issues involved.

The Examiner states that the elements of Claim 1 are disclosed in column 6, line 30 through column 7, line 36 and column 9, line 28 through column 16, line 5 of Flitcroft. Column 6, lines 38 through 52 describe the traditional credit card banking system wherein many cards can be linked to a single account, such as where the account holder has multiple cards issued from the same account for different members of the same family, and further, in column 6, line 53 through column 7, line 36, describes the limited use cards taught by Flitcroft.

The present application is different from both models. First, with respect to the multiple credit cards being associated with a single account, as would be the case where additional cards are issued for other family members, but are all billed to a common account, the present invention is different in that each credit card has its own account. However, those accounts are logically linked such that the transfer of funds can be made from the bank account to the master purchasing card account and from the master purchasing card account to any subordinate card accounts linked thereto, for the payment of authorized expenses incurred using those cards. The amendments made by the Applicants have clarified this difference.

In a traditional model, charges made by all cards associated with the account would accrue to that account, accumulating into a single balance. Not disclosed is each card having its own account associated therewith that is logically linked to other accounts.

With respect to the limited use cards, the present invention differs in that the limited use cards are billed to the same account as the card that they are associated with and expire according to a predetermined set of conditions thereafter. As before, in the present invention, each of the issued purchasing cards has its own account which is

logically linked for payment purposes to other accounts to allow the transfer of funds between accounts. The independent claims of the application have been modified to make it clear that each of the individual purchasing cards, whether it be a master or a subordinate to another card have its own account, and that the transfer of funds is between accounts and not between cards all belonging to the same account.

The Examiner states that the elements of Claim 2 are disclosed in Flitcroft, column 8, lines 3-10, and column 16, lines 5-63. Claim 2 has been modified to replace an “expenditure limit” with a “maximum amount that can be transferred” from an account to any other, linked account, or from the bank account. This is not disclosed by Flitcroft because Flitcroft does not disclose the transfer of funds between accounts.

Likewise, Claim 3 has been amended (and new Claims 29 and 30 have been added) to specify that parent accounts may break and create links to or from subordinate accounts. This is not disclosed by Flitcroft because Flitcroft does not discuss multiple accounts being linked together. Further, the limited use numbers that are created and associated with a permanent number in Flitcroft are never un-associated from the permanent number until they expire. In the present invention, after the business association between the holders of the parent cards and the subordinate cards is concluded, the link may be broken and the subordinate card may continue to be used by the owner of the account, or associated with another parent card by creating another link. Thus, the breaking of links is not disclosed by Flitcroft, nor is the re-linking of accounts to other accounts.

The Examiner states that the elements of Claim 4 are disclosed in column 16, lines 5-63 of Flitcroft. This passage of Flitcroft describes conditions which must be met before the limited use card expires and it is unusable. Claim 4 has been modified to

specify that it is the “maximum amount that can be transferred” to any subordinate card from its parent that can be requested for and authorized in real time. This is not disclosed by Flitcroft. Flitcroft only discloses the real time creation of additional, limited use credit card numbers, to be billed to the same account number and which expire after a limited amount of time or number of uses.

With respect to claim 5, the Examiner states that the elements of Claim 5 are disclosed in Figure 1 of Flitcroft, which shows the use of the internet. However, the use of the internet as described in Flitcroft is different from that as described in Claim 5 of the present application. Column 1, lines 40-63 describe Figure 1 and the use of internet 112 which describes purchasing a product over the internet using a limited use credit card. Claim 5 states that the request and authorizations for modifications of the maximum amount that can be transferred from one account to the other are accomplished via the website, which is available over the internet. This is different from what is disclosed in Flitcroft.

Claims 7-9 describe a software application which is running on a computer system which facilitates the transfer of funds and the accounting of authorized transactions made using the master and subordinate purchasing cards. The Examiner states that this is discussed in columns 9-10 of Flitcroft. Columns 9-10 of Flitcroft are associated with Figure 1 and, as described previously, discuss the creation of limited use credit card numbers and their use in purchasing goods, either over the internet or in real stores and further how those numbers expire after the conditions of their limited use are met. The limitations of Claims 7-9, mainly a computer application to facilitate the functions recited in independent claim 1, is therefore not disclosed by Flitcroft.

The Applicants have amended all other independent claims of the invention, and their dependent claims in a manner similar to Claim 1 and its dependent claims, to make it clear that it is the accounts which are linked to each other and not the purchasing cards all on the same account. As a result, the Applicants believe that the amended claims are distinguishable from Flitcroft and ask that the Examiner withdraw the rejection based thereon.

Conclusion

The Applicants have made amendments to the claims of the application in response to the rejections by the Examiner in view of Flitcroft and have shown in the Remarks how the present application differs from Flitcroft. As a result, the Applicants believe that the Examiner's § 102 rejections have been traversed, and respectfully submit that all claims as they currently stand are distinguishable over Flitcroft. The Applicants therefore request withdrawal of the rejections and reconsideration of the claims in light of the amendments and remarks above and allowance of the claims at the earliest possible time.

It is believed that this Response requires no fee. However, if a fee is required for any reason, the Commissioner is hereby authorized to charge Deposit Account No. 02-4553 the necessary amount.

Respectfully submitted,



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